



Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)

Website: [www.myfci.com](http://www.myfci.com) NMLS #4920 DRE #01022780

PO BOX 27370 Anaheim CA 92809-0112 Fax: (714) 282-2429

# Demand Loan Payoff

<b>Borrower</b>	WNY Pro Home Improvements, LLC	<b>Servicer</b>	FCI Lender Services, Inc.
	118 Fargo Ave		8180 E Kaiser Blvd,
	Buffalo, NY 14201		Anaheim, CA 92808-2277
	Account: [REDACTED] 4526		800-931-2424

**This Demand Issued by FCI as Loan Servicer hereby Voids All prior Demands In Any Form and Requires the Receiver of this Demand to Call Prior to Payoff to Verify Funds, as Payoff Amounts May Change.**

<b>Estimated Payoff Date</b>	<b>2/28/2022</b>
Loan Maturity Date	1/1/2022
Interest Paid to Date	8/1/2021
Next Payment Due Date	9/1/2021
Unpaid Principal Balance of Loan	\$196,000.00
Deferred Unpaid Principal Due	\$0.00
Note Interest Rate	9.9900 %
Current Interest Rate (May include Default Interest Rate)	14.9900 %
Note Rate Interest Due from 8/1/2021 to 2/28/2022	\$11,367.51
Unaccrued Balance of Default Interest from 8/1/2021 to 2/28/2022	\$5,689.44
Accrued/Unpaid Interest Due (May include Unpaid Default Interest)	\$2,450.01
Deferred Unpaid Interest Due	\$0.00
Unpaid Loan Fees	\$0.00
Prepayment Penalty Due	\$0.00
Other Payments	\$0.00
Late Fees Due from Paid-to-Date	\$0.00
Late Fees Unpaid/Due from Previous Payments	\$0.00
Late Fees Unpaid/Due & Deferred from Previous Servicer	\$0.00
Unpaid Loan Charges or Advances	\$392.00
Estimated Payoff Charges from Servicer	\$0.00
Suspense Balance	\$0.00
Escrow Balance	\$0.00
Restricted Funds	\$0.00
<b>Estimated Amount to Fully Pay Off this Loan:</b>	<b>\$215,898.96</b>

Daily Interest Amount if Paying To: 2/28/2022 \$81.61

PLEASE BE ADVISED THAT THIS DEMAND IS ACCURATE AS OF ISSUANCE DATE BUT IT IS SUBJECT TO CHANGE. Additional interest, late charges, fees, and costs may be incurred by the Borrower between the Statement Date and the Payoff Date. ACCORDINGLY, PLEASE CALL (800) 931-2424 ext. 651 TO VERIFY THE PAYOFF AMOUNT PRIOR TO ISSUING PAYMENT. As required by state law, upon receipt of payment in FULL, FCI will process the release of lien, unless directed otherwise by len

## Outstanding Checks:

## Special Instructions:

**(1) Only Certified Funds or Wire Transfer will be accepted for Immediate Payoff.**

**(2) Please make your disbursement payable to: FCI Lender Services, Inc.**

**(3) We reserve the right to amend this demand should any changes occur that would increase the total amount for payoff.**

**(4) PLEASE NOTE THIS DEMAND EXPIRES AND BECOMES NULL AND VOID ON 02/28/2022, as follows: (A) for Payment by Wire, at 2:00 p.m. PT; and (B) for Payment by Certified Funds, at 5:00 p.m. PT.**

**(5) THE DEMAND FEE IS DUE EVEN IF YOUR TRANSACTION IS CANCELLED.**

Sincerely,

*Cecilia Hammer*

Cecilia Hammer  
FCI Lender Services, Inc.

800-931-2424 x 651

Fax: 714-282-2429

Payment Due Date	Note Rate	Payment Amount	Apply To							Unpaid Int Balance	Principal Balance
			Principal	Interest	Reserve	Impound	Other	Unp. Int.	Acc Late Chg		
09/01/2021	14.9900% <sup>1</sup>	\$ 2,448.37	\$ 0.00	\$ 2,448.37	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,450.01	\$ 196,000.00
10/01/2021	14.9900% <sup>1</sup>	\$ 2,448.37	\$ 0.00	\$ 2,448.37	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,450.01	\$ 196,000.00
11/01/2021	14.9900% <sup>1</sup>	\$ 2,448.37	\$ 0.00	\$ 2,448.37	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,450.01	\$ 196,000.00
12/01/2021	14.9900% <sup>1</sup>	\$ 2,448.37	\$ 0.00	\$ 2,448.37	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,450.01	\$ 196,000.00
01/01/2022	14.9900% <sup>1</sup>	\$ 2,448.37	\$ 0.00	\$ 2,448.37	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,450.01	\$ 196,000.00
02/01/2022	14.9900% <sup>1</sup>	\$ 2,448.37	\$ 0.00	\$ 2,448.37	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,450.01	\$ 196,000.00
02/28/2022	14.9900% <sup>1</sup>	\$ 2,366.73	\$ 0.00	\$ 2,366.73	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 2,450.01	\$ 196,000.00 <sup>2</sup>
		<b>\$ 17,056.95</b>	<b>\$ 0.00</b>	<b>\$ 17,056.95</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>		

<sup>1</sup> Using Default Interest Rate<sup>2</sup> This transaction was already accomplished by the borrower.<sup>3</sup> Rounding adjustment to match total payment amount.

Itemization of Other Fees Actual Charge Subject to County Recorder's Office		
Description	Destination	Amount
Payoff Demand Fee		\$0.00
Published Recording Fees		\$0.00
Reconveyance		\$0.00
		<b>\$0.00</b>

Itemization of Unpaid Charges					
Date	Description	Interest Rate	Unpaid Balance	Accrued Interest	Total Due
05/04/2021	NSF Payment Charge - NSF Payment Charge	0.000%	\$20.00	\$0.00	\$20.00
06/02/2021	NSF Payment Charge - NSF Payment Charge	0.000%	\$20.00	\$0.00	\$20.00
11/22/2021	Notice of Intent	0.000%	\$95.00	\$0.00	\$95.00
12/06/2021	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
01/18/2022	NY Property Inspection Costs	0.000%	\$16.00	\$0.00	\$16.00
01/27/2022	Foreclosure Admin Fee	0.000%	\$225.00	\$0.00	\$225.00
					<b>\$392.00</b>

Property List
118 Fargo Ave, Buffalo NY 14201

### IMPORTANT DISCLOSURES

FCI Lender Services, Inc. ("FCI") is committed to professional and courteous service to our customers. If you have any questions or concerns, please call our Customer Service Department during our regular business hours at (800) 931-2424 ex 651, Mon - Fri, 8:00 a.m. - 5:00 p.m., PT.

**ALL CONSUMERS: NOTICES OF ERROR AND REQUESTS FOR INFORMATION:** If you believe that there is an error in your account and you would like to submit a notice of error to FCI to resolve the error (Notice of Error); and/or, if you want to submit to FCI a request for documentation or information regarding your mortgage loan account (Information Request), **you must mail your Notice of Error and/or Information Request to the following exclusive address: FCI Lender Services, Inc. - Attn: Consumer Requests, P.O. Box 28960, Anaheim, CA 92809.** We do not accept a Notice of Error or Information Request sent to any other address or submitted to FCI by telephone, fax, or in any other manner, although you can call us if you have any questions about the Notice of Error and/or Information Request process. Your Notice of Error and/or Information Request should include the name of the borrower(s), the mortgage loan account number, and a description of the asserted error and/or the specific information and documentation requested.

**COLORADO CONSUMERS ONLY:** FCI Lender Services, Inc.'s agent in Colorado is located at 1776 S. Jackson Street #900, Denver, CO 80210-3808; PH: (720) 441-0010 option #1.

**MASSACHUSETTS CONSUMERS ONLY: NOTICE OF IMPORTANT RIGHTS**

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

**NEW YORK CONSUMERS ONLY:** FCI Lender Services, Inc. ("FCI") is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920). You may obtain information about how to file a complaint about FCI with the New York State Department of Financial Services, by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov) or by calling the Department at 800-342-3736.

**OREGON CONSUMERS ONLY:** Oregon Rule #441-890-0070 - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (servicer's toll-free phone number and email if applicable). To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).

**PENNSYLVANIA CONSUMERS ONLY:** The lender retains a security interest in your residential real estate whenever the security interest has not been released.

**TEXAS CONSUMERS ONLY:** COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

**IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**